

United States Bankruptcy Court
Western District of Washington

In re:
Tova E Cubert
Debtor

Case No. 12-21877-TWD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 47

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Tova E Cubert, 1413 20th Ave, Seattle, WA 98122-2801
cr +Ditech Financial LLC, P. O. Box 9013, Addison, TX 75001-9013
sr +GMAC Mortgage, LLC, Pite Duncan LLP, c/o Brian M Sheehan, 4375 Jutland Dr Ste 200,
PO Box 17933, San Diego, CA 92177-7921
cr +IRS Special Assistant US Attorney, 915 Second Avenue, Seattle, WA 98174-1081
sr +JPMorgan Chase Bank, N.A., c/o Michelle Riel, Routh Crabtree Olsen PS,
13555 SE 36th St Ste 300, Bellevue, WA 98006-1489
cr +JPMorgan Chase Bank, National Association, c/o McCarthy & Holthus, LLP,
108 1st Avenue South, Ste. 300, Seattle, WA 98104-2104
954234758 +Allied Credit/Alliance One, Attn: Bankruptcy, PO Box 2449, Gig Harbor, WA 98335-4449
954234761 Capital One, PO Box 30285, City of Industry, CA 91716
954234762 +Chase, PO Box 24696, Columbus, OH 43224-0696
954355694 Chase, PO Box 2496, Columbus OH 43216-2496
954234765 Credit International Corp, PO Box 1268, Bothell, WA 98041-1268
954256856 +Department Stores NB/Bloomington, Bankruptcy Processing, PO Box 8053,
Mason OH 45040-8053
954234766 +GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
954234767 GMAC Mortgage, Attn: Customer Care, PO Box 780, Waterlooo, IA 50704-0780
954500128 +JPMorgan Chase Bank NA, c/o Chase Records Ctr, Attn: Correspondence Mail, 700 Kansas Lane,
Monroe LA 71203-4774
954234771 K. Michael Fitzgerald, 600 University Street, Ste 2200, Seattle, WA 98101-4100
954234772 +Lawrence J Holzman PS, 1409 Franklin St Ste 210, Vancouver WA 98660-2826
954234774 +Midland Credit Mgmt Corp, 300 Deschutes Way SW Ste 304, Tumwater WA 98501-7719
954234776 Northwest Trustee Services, PO Box 997, Bellevue, WA 98009-0997
954234778 Puget Sound Energy, BOT-01H, PO Box 91269, Bellevue, WA 98009-9269
954261568 +Puget Sound Energy, Closed Accts BOT-01G, PO BOX 97034, Bellevue WA 98009-9734
954234780 Sinsheimer & Meltzer PS, 1001 4th Ave Plaza Ste 2120, Seattle WA 98154-1109
954234781 +Tony Smith, c/o Stuart Sinsheimer, Sinsheimer & Meltzer PS, PO Box 13367,
Des Moines WA 98198-1006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: IRS.COM Jan 11 2018 01:03:00 Internal Revenue Service, 915 2nd Avenue MS W244,
Seattle, WA 98174-1007
smg EDI: WADEPREV.COM Jan 11 2018 01:03:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2018 00:58:55 DITECH FINANCIAL LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
954234757 +Fax: 360-694-5924 Jan 11 2018 01:09:12 Accounts Receivable Inc, 4001 Main St Ste 50,
Vancouver WA 98663-1888
954245799 +Fax: 360-694-5924 Jan 11 2018 01:09:12 Acctcorp, ARI, 4001 Main Street #50,
Vancouver WA 98663-1888
954284935 EDI: AIS.COM Jan 11 2018 01:03:00 American InfoSource LP, as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City OK 73126-8941
954234759 +EDI: ACCE.COM Jan 11 2018 01:03:00 Asset Acceptance LLC, PO Box 1630,
Warren MI 48090-1630
954397127 +EDI: ACCE.COM Jan 11 2018 01:03:00 Asset Acceptance LLC, PO Box 2036,
Warren MI 48090-2036
954234760 +E-mail/Text: cms-bk@cms-collect.com Jan 11 2018 00:58:55 Capital Management Svcs LP,
726 Exchange St Ste 700, Buffalo NY 14210-1464
954355689 +EDI: CHASE.COM Jan 11 2018 01:03:00 Chase, PO Box 94014, Palatine IL 60094-4014
954234764 EDI: CHASE.COM Jan 11 2018 01:03:00 Chase, PO Box 44090, Jacksonville, FL 32231-4090
954234763 EDI: CHASE.COM Jan 11 2018 01:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
956294253 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2018 00:58:55
Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
954256855 +EDI: TSYS2.COM Jan 11 2018 01:03:00 FDS Bank/Macys, Bankruptcy Processing, PO Box 8053,
Mason OH 45040-8053
954325446 +EDI: GMACFS.COM Jan 11 2018 01:03:00 GMAC Mortgage LLC, Attn: Bankruptcy Dept,
1100 Virginia Dr, Fort Washington PA 19034-3277
954352261 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2018 00:58:55 Green Tree Servicing LLC,
PO Box 6154, Rapid City SD 57709-6154
954488624 EDI: RESURGENT.COM Jan 11 2018 01:03:00 LVNV Funding LLC, assignee of Citibank USA NA,
Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
954234773 +EDI: TSYS2.COM Jan 11 2018 01:03:00 Macy's Bankruptcy Dept., 9111 Duke Blvd.,
Mason, OH 45040-8999
954234775 +EDI: MID8.COM Jan 11 2018 01:03:00 Midland Funding, 8875 Aero Dr,
San Diego, CA 92123-2255
954234777 EDI: PRA.COM Jan 11 2018 01:03:00 Portfolio Recovery Assoc., PO Box 12914,
Norfolk, VA 23541
954234779 +E-mail/Text: Supportservices@receivablesperformance.com Jan 11 2018 00:59:33
Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744
954234783 +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Jan 11 2018 00:58:53 US Trustee,
Office of the US Trustee, US Courthouse, 700 Stewart St Ste 5103, Seattle WA 98101-4438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

954285561 +E-mail/Text: bncmail@w-legal.com Jan 11 2018 00:59:08 USAA FEDERAL SAVINGS BANK,
C/O WEINSTEIN & RILEY, 2001 WESTERN AVE STE 400, SEATTLE WA 98121-3132
954234784 +EDI: USAA.COM Jan 11 2018 01:03:00 USAA Federal Savings Bank, 10750 McDermott Fwy,
San Antonio, TX 78288-1600

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Green Tree Servicing LLC
cr JPMorgan Chase Bank, N.A.
954234770* Internal Revenue Svc, PO Box 7346, Philadelphia PA 19101-7346
954234768 ##+Henry DeGraaff & McCormick, 1833 N 105th St., Suite 200, Seattle, WA 98133-8973

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Casper J Rankin on behalf of Special Request GMAC Mortgage, LLC ecfwawb@aldridgepite.com,
crankin@piteduncan.com;CJR@ecf.inforuptcy.com
Catherine L Campbell on behalf of Creditor IRS Special Assistant US Attorney
catherine.l.campbell@irscounsel.treas.gov, seairs.bk.email@irscounsel.treas.gov
Christina L Henry on behalf of Debtor Tova E Cubert mainline@hdm-legal.com, hdmecf@gmail.com
K Michael Fitzgerald on behalf of Trustee K Michael Fitzgerald courtmail@seattlech13.com
K Michael Fitzgerald courtmail@seattlech13.com
Lance E Olsen on behalf of Creditor JPMorgan Chase Bank, National Association
bknotice@mccarthyholthus.com, lolsen@ecf.inforuptcy.com;lolsen@ecf.courtdrive.com
Michelle R Riel on behalf of Special Request JPMorgan Chase Bank, N.A. ecf@rcolegal.com
Michelle R Riel on behalf of Creditor JPMorgan Chase Bank, N.A. ecf@rcolegal.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Tova E Cubert	Social Security number or ITIN	xxx-xx-4415
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Western District of Washington			
Case number: 12-21877-TWD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tova E Cubert

1/10/18

By the court: Timothy W. Dore
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.